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PATENT
Attorney Docket No.: 020375-021400US

TOWNSEND and TOWNSEND and CREW LLP

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OK TO ENTER: /K.C./ **IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

02/25/2010

In re application of:

Adam Coyle

Application No.: 09/713,770

Filed: November 16, 2000

For: CARD-BASED SYSTEM AND
METHOD FOR ISSUING
NEGOTIABLE INSTRUMENTS

Customer No.: 20350

Confirmation No. 3444

Examiner: Kelly S. Campen

Technology Center/Art Unit: 3691

**AMENDMENT AFTER ALLOWANCE
UNDER 37 CFR § 1.312**

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

This Amendment is filed pursuant a telephone interview with the Examiner on
February 24, 2010.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 8 of this paper.